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UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP

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Attorneys for NewRez LLC d/b/a Shellpoint

Mortgage Servicing

In Re:

David Buenano-Suarez and Luisa Santos-Buenano,

Debtor(s).

U.S. Bankruptcy Court District of New Jersey

Order Filed on March 2, 2022

by Clerk

Case No. 18-27154

Chapter 13

Hearing Date: March 2, 2022 @ 9:00AM

Judge: Christine M. Gravelle

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: March 2, 2022

Honorable Christine M. Gravelle United States Bankruptcy Judge

Christin M. Sandle

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Debtor(s): David Buenano-Suarez and Luisa Santos-Buenano

Case No: 18-27154

Caption: Order Resolving Motion for Relief the Stay

Moyant: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Movant's Counsel: Hill Wallack LLP

Debtor's Counsel: James J. Cerbone, Esq.

Property Involved ("Collateral"): 501 Oak Street Lakehurst, NJ 08733

Relief sought:

✓ Motion for Relief

Motion to dismiss Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** as follows:

- 1. Status of post-petition arrearages:
 - The Debtors are overdue for 5 months, from October 1, 2021 to February 1, 2022 in the amount of \$1,255.83 each less suspense of (\$451.50) for a total due of \$5,827.65.

Total Arrearage Due through February 28, 2022 is \$5,827.65

- 2. Debtors must cure all post-petition arrearages as follows:
 - Immediate payment in the amount of \$2,285.91 shall be tendered by the debtors on or before February 28, 2022.
 - Beginning on March 1, 2022, regular monthly mortgage payments shall continue to be made, currently in the amount of \$1,255.83 (subject to change).
 - The balance of post-petition arrears in the amount of \$3,541.74 shall be placed into debtors' Ch13 Plan. Chapter 13 Standing Trustee shall adjust his records accordingly

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Debtor(s): David Buenano-Suarez and Luisa Santos-Buenano

Case No: 18-27154

Caption: Order Resolving Motion for Relief the Stay

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3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Bankruptcy Department

P.O. Box 10826

Greenville, SC 29603-0826

✓ Immediate payment: Same as above

4. In the event of Default:

If the Debtors fail to make any regular monthly payments or any other payments outlined in this Order within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

5. Award of Attorneys' Fees:

✓ The Applicant is awarded attorney's fees of \$500.00 expended in relation to the Motion for Relief the cost of \$188.00. The fees and costs are payable through the Chapter 13 plan.

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 18-27154-CMG

David Buenano-Suarez Chapter 13

Luisa Santos-Buenano

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Mar 02, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2022:

Recipi ID Recipient Name and Address

db/jdb + David Buenano-Suarez, Luisa Santos-Buenano, 501 Oak Street, Lakehurst, NJ 08733-2825

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2022 at the address(es) listed

below:

Name Email Address

Albert Russo

docs@russotrustee.com

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Cerbone

 $on\ behalf\ of\ Debtor\ David\ Buenano-Suarez\ cerbonelaw firm @aol.com\ cerbonejr 83307 @notify.best case.com$

James J. Cerbone

on behalf of Joint Debtor Luisa Santos-Buenano cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

John R. Morton, Jr.

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Date Rcvd: Mar 02, 2022 Form ID: pdf903 Total Noticed: 1

on behalf of Creditor Ally Bank Lease Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Melissa N. Licker

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mlicker@hillwallack.com

HWBKnewyork@ecf.courtdrive.com

Melissa S DiCerbo

on behalf of Creditor HomeBridge Financial Services Inc. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10